

FAQs - Vision

Do I have to wait two years before I can participate in the Vision Plan?

If you elect coverage this year and drop coverage the following year, you will have to wait an additional two years before you can get back in the plan. For example, if you enroll for 2010 and drop coverage for 2011, you cannot participate in the plan until 2013.

How can I print a vision identification card online

To print a vision ID card for you or a covered dependent, review the vision [Getting Started Guide](#). Follow the login instructions within the guide, and you'll have access to key features such as printing an ID card, locating a provider, downloading forms and more.

How can I access a comprehensive list of copayments and fees for the NCFlex Vision Care Plan (Plan 1, Plan 2 and Plan 3)?

Review the Superior Vision [Outline of Benefits](#) for a list of copayments, fees (in- and out-of-network), discounts and exclusions.

How often can I get an eye exam in the NCFlex Vision Care Plan (Plan 1 and Plan 3)?

Exams need to be scheduled 365 days apart. The claims system adjudicates claims based on the time that has elapsed since your last exam, rather than one exam per calendar year. Exams are not covered under Plan 2.

Are contact lenses covered under the vision care plan?

Yes. Contact lenses are covered under both Plan 1, Plan 2 and Plan 3. Contact lenses are covered once every 12 months and must be:

- considered medically necessary; or
- elective (instead of eyeglasses and frames).

Please see the schedule of benefits for [Plan 1, Plan 2 and Plan 3](#) in the the Benefits Guide for detailed information on contact lense coverage.

If someone has the materials only plan (Plan 2), do they qualify for the discount on lasik surgery since this involves a doctor?

YES, the discount lasik network is available to material only plans because there is no claim. It is a point-of-service discount.

Is the "discount program" available for additional services only?

A separate discount benefit is available after you make your initial purchase under one of the Vision Plans. If you make additional purchases, then you can apply the discount benefit. You may refer to the complete list of [available discounts](#) under the vision section of the Benefits Guide.

How does my vision coverage coordinate with coupons or in-store promotions?

Superior Vision Services (SVS) recognizes that some members may wish to take advantage of in-store promotions or advertising coupons offered at times by some of our in-network providers. To take advantage of these special offers, you must pay the provider in full of the promotion's discounted price(s) at the time of service. You then submit an itemized receipt to the SVS claims office for reimbursement of the SVS contracted amount(s). In most cases, the total of the discounted price(s), plus the subsequent reimbursement of the SVS contracted amount(s), represents a savings to you that is greater than the insured benefit would have otherwise been. After the reimbursement has been received, the fully insured benefit may not be used again until the next benefit period.

Can I have both the PPO and NCFlex Vision (SVS)?

YES, they would be stand-alone benefit payments.

Can I coordinate benefits?

NO, benefits under your PPO medical plan would be excluded under the NCFlex Vision Care Plan.

Do I have a waiting period if I switch between plans?

NO, however the frame allowance frequency of once every 24 months on Plan 1 and Plan 2 and every 12 months on Plan 3 still applies.

Can I get the exam with the PPO and materials through SVS?

YES, you just need to verify network providers for each plan prior to purchasing their services.

